

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: TAMMI L CROWL	§	Case No. 1:17-bk-04321
KENNETH J. CROWL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/17/2017.
- 2) The plan was confirmed on 10/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/08/2019, 05/16/2019, 11/01/2019, 11/26/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/12/2018.
- 5) The case was dismissed on 09/26/2024.
- 6) Number of months from filing or conversion to last payment: 73.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,109,128.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 27,011.50	
Less amount refunded to debtor(s)	\$ 139.50	
<b>NET RECEIPTS</b>		<b>\$ 26,872.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,100.79	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,100.79</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GREGORY S. HAZLETT, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	4,166.28	4,291.46	4,291.46	18.77	0.00
SNAP ON CREDIT	Uns	455.00	112.06	112.06	112.06	0.00
FIRST ASSOCIATES LOAN	Uns	0.00	24,982.61	24,982.61	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	760.00	760.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	117.28	117.28	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	40,446.00	41,202.27	41,202.27	180.08	0.00
LOWER PAXTON TOWNSHIP	Sec	10,813.09	10,109.44	10,109.44	10,109.44	0.00
PPL ELECTRIC UTILITIES	Uns	6,407.37	1,011.18	1,011.18	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	259.57	259.57	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	266.00	355.79	355.79	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,352.43	2,352.43	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	423.00	466.55	466.55	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	335.36	335.36	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
PHFA/HEMAP	Sec	8,429.00	8,429.17	0.00	0.00	0.00
PHFA/HEMAP	Uns	0.00	8,429.17	8,429.17	36.84	0.00
SELECT PORTFOLIO SERVICING	Sec	154,486.00	148,983.08	2,213.03	2,213.03	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SELECT PORTFOLIO SERVICING	Sec	0.00	148,983.08	8,100.99	8,100.99	0.00
MATCO TOOLS	Sec	5,618.00	NA	NA	0.00	0.00
MIKE HESS	Sec	5,618.77	NA	NA	0.00	0.00
AFNI INC.	Uns	118.11	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Uns	140.00	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Uns	544.00	NA	NA	0.00	0.00
ASPIRE URGENT CARE	Uns	143.75	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	134.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	78.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	27.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	36.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	380.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	122.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	35.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	45.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	45.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	101.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Uns	101.00	NA	NA	0.00	0.00
CACH LLC	Uns	3,807.29	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Uns	144.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	166.25	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Uns	1,823.16	NA	NA	0.00	0.00
CREDENCE RESOURCE	Uns	140.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	423.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	411.00	NA	NA	0.00	0.00
MCKESSON PATIENT CARE	Uns	746.11	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	2,090.63	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,007.44	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,813.70	NA	NA	0.00	0.00
OFFICE OF UC BENEFITS	Uns	1,212.00	NA	NA	0.00	0.00
ORTHOPEDIC INSTITUTE OF PA	Uns	40.00	NA	NA	0.00	0.00
PEERLESS CREDIT SERVICES	Uns	70.00	NA	NA	0.00	0.00
PINNACLE LLC RESURGENT	Uns	335.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	19.41	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT	Uns	890.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RIVESIDE ANETHESIA	Uns	157.50	NA	NA	0.00	0.00
WEBBANK FINGERHUT	Uns	254.00	NA	NA	0.00	0.00
YOUNGS MEDICAL EQUIPMENT	Uns	654.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,213.03	\$ 2,213.03	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 18,210.43	\$ 18,210.43	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 20,423.46	\$ 20,423.46	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 84,675.73	\$ 347.75	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,100.79	
Disbursements to Creditors	\$ 20,771.21	
<b>TOTAL DISBURSEMENTS:</b>		\$ 26,872.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/23/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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